

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7  
Blane E. Freeman and :  
Deborah R. Freeman, :  
Debtors. : Bankruptcy No. 18-13221-MDC

**ORDER**

**AND NOW**, on August 10, 2018, Blane E. Freeman and Deborah R. Freeman (the “Debtors”) caused to be filed a reaffirmation agreement with creditor Nationstar Mortgage LLC d/b/a Mr. Cooper (the “Reaffirmation Agreement”).<sup>1</sup>

**AND**, the Debtors were represented by an attorney during the course of negotiating the Reaffirmation Agreement.

**AND**, the attorney filed a certification that the Debtors were counseled in accordance with 11 U.S.C. §524(c)(3).

**AND**, the Debtors acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtors signed the Reaffirmation Agreement.

**AND**, there is no material difference between the income and expenses disclosed by the Debtors pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on Schedules I and J.

**AND**, there is no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. *See* 11 U.S.C. §§524(d) & (m).
2. Court approval of the Reaffirmation Agreement is unnecessary. *See* 11 U.S.C. §524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11 U.S.C. §524(c)(6)(A)

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<sup>1</sup> Bankr. Docket No. 12.

(requiring court approval of Reaffirmation Agreement only upon certain conditions); 11 U.S.C.

§524(m)(1) (the court “shall” review presumption of undue hardship if it arises).

Dated: August 21, 2018



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MAGDELINE D. COLEMAN  
UNITED STATES BANKRUPTCY JUDGE

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Valocchi & Fischer  
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Michael H. Kaliner, Esquire  
Michael H. Kaliner Trustee  
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